

**191—11.3(505,522B) Continuing education requirements for producers.**

**11.3(1)** Every licensed resident producer must complete a minimum of 36 credits for each CE term in courses approved by the division. Three of these credits must be in the subject of ethics. By the end of the last business day of the producer's CE term, the division must receive from the producer proof of completion of CE courses and payment of the CE fee.

**11.3(2)** An instructor of an approved subject is entitled to the same credit as a student completing that subject and may receive such credit once during a CE term.

**11.3(3)** A producer cannot carry over CE credits earned in excess of the producer's CE term requirements from one CE term to the next.

**11.3(4)** A producer may receive CE credit for self-study courses. A self-study course is considered completed when the examination is received by the CE provider.

*a.* A producer may receive CE credit for self-study courses that are part of a recognized national designation program as described in subrule 11.5(5).

*b.* A producer may receive up to 18 CE credits for self-study courses during a CE term that do not meet the definition of paragraph "a" if the producer:

(1) Submits an affidavit to the CE provider stating that the examination was independently proctored and was completed without any outside assistance, and

(2) Correctly answers at least 70 percent of the questions presented.

**11.3(5)** A producer may not receive CE credit for courses taken prior to the issuance of an initial license.

**11.3(6)** A producer cannot receive CE credit for the same course twice in one CE term. A producer cannot receive CE credit both for the classroom portion and for the examination portion of a national designation program as defined in subrule 11.5(5).

**11.3(7)** A producer may elect to comply with the CE requirements by taking and passing the appropriate licensing examination for each qualification held by the producer.

*a.* A producer who holds property and casualty lines of authority must successfully complete the commercial insurance subject examination.

*b.* A producer who holds an excess and surplus line of authority must successfully complete the examination for the excess and surplus line of authority and the commercial insurance subject examination.

**11.3(8)** For a resident producer who holds qualification only for a crop insurance line of authority and who is requesting renewal of a producer license on or after January 1, 2010, the producer must be able to demonstrate the following each time renewal of a license is requested:

*a.* The producer has completed all training and continuing education requirements imposed by the federal Risk Management Association, if any; and

*b.* The producer has completed 18 credits of continuing education, 3 of which must be in the area of ethics, except that a producer who is requesting renewal of a producer license during 2010 must demonstrate that the producer has completed 9 credits of continuing education, 3 of which must be in the area of ethics.